

Information to identify the case:		
Debtor 1	Andrew J Feight	Social Security number or ITIN xxx-xx-0959
	First Name Middle Name Last Name	EIN --
Debtor 2	Amanda L Feight	Social Security number or ITIN xxx-xx-8887
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-70770-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew J Feight

Amanda L Feight

6/30/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrew J Feight
Amanda L Feight
Debtors

Case No. 15-70770-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jun 30, 2021

User: mgut
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew J Feight, Amanda L Feight, 236 West 5th Avenue, Everett, PA 15537-9608
14135206	+ AES, Payment Center, Harrisburg, PA 17130-0001
14135208	+ Bob Lazer, O.D., 120 W. Penn Street, Bedford, PA 15522-1223
14135212	+ Conemaugh Memorial Medical Center, P.O. Box 643928, Pittsburgh, PA 15264-3928
14135213	+ Dayo Navagund Associates, 120 Village Drive, Greensburg, PA 15601-3787
14135214	+ G. Shaun Akers, 715 Church Street, Saxton, PA 16678-1211
14135216	+ Highmark Blue Shield, P.O. Box 382178, Pittsburgh, PA 15251-8178
14135218	+ PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444
14159796	+ PHEAA, PO Box 8147, Harrisburg PA 17105-8147
14135217	+ Penelec, P.O. Box 3687, Akron, OH 44309-3687
14146579	+ Penelec, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3, Red Bank, NJ 07701-5688
14135219	+ Susquehanna Bank, 26 N. Cedar Street, Lititz, PA 17543-1514

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 01 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 30 2021 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: bankruptcy@bbandt.com	Jun 30 2021 23:44:00	BB&T, Bankruptcy Section, P.O. Box 1847, Wilson, NC 27894
cr	Email/Text: bankruptcy@bbandt.com	Jun 30 2021 23:44:00	BB&T, now Truist, PO Box 1847, Wilson, NC 27894-1847
cr	+ Email/Text: bankruptcy@bbandt.com	Jun 30 2021 23:44:00	Bankruptcy Section BB&T, 100-50-01-51, P.O. box 1847, Wilson, NC 27894-1847
cr	+ EDI: PRA.COM	Jul 01 2021 03:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14135207	+ EDI: GMACFS.COM	Jul 01 2021 03:38:00	Ally, P.O. Box 380902, Minneapolis, MN 55438-0902
14149618	EDI: GMACFS.COM	Jul 01 2021 03:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14157581	Email/Text: bankruptcy@bbandt.com	Jun 30 2021 23:44:00	Branch Banking and Trust, PO Box 1847, Wilson, NC 27894-1847
14135209	EDI: CAPITALONE.COM	Jul 01 2021 03:43:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285

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14159437	EDI: CAPITALONE.COM	Jul 01 2021 03:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14377851	EDI: ECMC.COM	Jul 01 2021 03:43:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14135211	EDI: JPMORGANCHASE	Jul 01 2021 03:43:00	Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886
14135210	EDI: JPMORGANCHASE	Jul 01 2021 03:43:00	Chase, P.O. Box 24696, Columbus, OH 43224
14194001	EDI: JPMORGANCHASE	Jul 01 2021 03:43:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15259983	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 30 2021 23:44:00	JPMorgan Chase Bank, National Association, c/o Carrington Mortgage Services, LLC, P.O. BOX 3730, Anaheim, CA 92803-3730
14657111	EDI: PRA.COM	Jul 01 2021 03:43:00	Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
14139018	EDI: PENNDEPTREV	Jul 01 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14139018	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 30 2021 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		G. Shaun Akers
cr		JPMorgan Chase Bank, National Association
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14135215	*+	G. Shaun Akers, 715 Church Street, Saxton, PA 16678-1211

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2021 at the address(es) listed below:

Name	Email Address
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Andrew F Gornall

on behalf of Creditor JPMorgan Chase Bank National Association agornall@gornall-law.com

District/off: 0315-7

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Brian Nicholas

on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com

James R. Huff, II

on behalf of Creditor G. Shaun Akers jhuff@sfshlaw.com

Kevin Scott Frankel

on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Terry L. Graffius

on behalf of Plaintiff Andrew J Feight tgraffius@lhrklaw.com kmaris@lhrklaw.com

Terry L. Graffius

on behalf of Plaintiff Amanda L Feight tgraffius@lhrklaw.com kmaris@lhrklaw.com

Terry L. Graffius

on behalf of Joint Debtor Amanda L Feight tgraffius@lhrklaw.com kmaris@lhrklaw.com

Terry L. Graffius

on behalf of Debtor Andrew J Feight tgraffius@lhrklaw.com kmaris@lhrklaw.com

TOTAL: 10